

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Kimberly Ray Gregory

S.S. No.: xxx-xx-1838

Mailing Address: 3514 E. Geer Street, Durham, NC 27704-

Case No. 09-81940

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on October 30, 2009.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: November 19, 2009

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 9/8/09			
				Lastname-SS#: Gregory-1838			
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN				SURRENDER COLLATERAL			
Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral		
				GMAC	309 Currin		
				Sun Trust	3508 E. Geer		
ARREARAGE CLAIMS				REDUCED SECURITORY CONTRACT CLAIMS			
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral	
				**			
				**			
				**			
				**			
				**			
	Citi Mortgage	1	\$544	**			
				**			
			**				
			**				
FILED ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Citi Mortgage	1	\$544	N/A	n/a	\$544.00	Home and Land
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS at FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Beneficial	1	\$0	6.00	\$0	\$0.01	Home and Land
				6.00			
				6.00			
				6.00			
STD - SECURED DEBTS at 100%*							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				6.00			
				6.00			
				6.00			
				6.00			
				6.00			
ATTORNEY FEE (If unpaid part)		Amount					
Law Offices of John T. Orcutt, P.C.		\$2,800					
SECURED TAXES		Secured Amt					
IRS Tax Liens							
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS		Amount					
IRS Taxes							
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%*)		Int. %	Payoff Amt				
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED		Amount**					
DMI= None(\$0)		None(\$0)					
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers".							
Ch13Plan_MD (New_DeSardi) (6/24/09) © John T. Orcutt							

CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

CitiMortgage
5280 Corporate Drive
Post Office Box 9442-Dept 0521
Frederick, MD 21703

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Account Solutions Group, LLC
205 Bryant Woods South
Buffalo, NY 14228

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Bank of America
ATTN: Billing Inquiries
Post Office Box 15026
Wilmington, DE 19850-5026

GEMB/Care Credit
Post Office Box 103104
Roswell, GA 30076

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Beneficial
Po Box 3425
Buffalo, NY 14240

GEMB/JC Penney**
Attn: Bankruptcy Dept
PO box 103104
Roswell, GA 30076

Experian
P.O. Box 2002
Allen, TX 75013-2002

Capital Management Services Inc.
726 Exchange Street
Suite 700
Buffalo, NY 14210

GEMB/Lowe's
Post Office Box 981064
El Paso, TX 79998-1064

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Capital One ***
Post Office Box 30285
Salt Lake City, UT 84130-0285

GMAC
Post Office Box 7041
Troy, MI 48007-7041

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Chase Auto Finance
Post Office Box 901076
Fort Worth, TX 76101-2076

GMAC Mortgage
ATTN: Customer Service
Post Office Box 780
Waterloo, IA 50704-0780

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

HSBC Card Services
Post Office Box 80084
Salinas, CA 93912-0084

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Suntrust Mortgage
PO Box 26527
Richmond, VA 23261

Law Offices of Brachfeld Associates
20300 S Vermont Avenue
Suite 120
Torrance, CA 90502

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Lowes
PO Box 981401
El Paso, TX 79998-1401

LVNV Funding, LLC
Post Office Box 10584
Greenville, SC 29603

Midland Funding LLC
c/o Mann Bracken, LLP
9930 Kinsey Ave., Floor 3
Huntersville, NC 28078

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Northland Group, Inc.
Post Office Box 390846
Edina,, MN 55439-0846